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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY Caption in Compliance with D.N.J. LBR 9004-1(b)

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U.S. Bank National Association, as Trustee for Structured Adjustable Rate Mortgage Loan Trust, Mortgage Pass-Through Certificates, Series 2006-1

In Re:

Bernarda Carmona,

Debtor.

Order Filed on March 15, 2021

Order Filed on March 15, 202' by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: <u>18-32133 JNP</u>

Adv. No.:

Hearing Date: 3/9/2021 @ 11:00 a.m..

Judge: Jerrold N. Poslusny, Jr.

## ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED.** 

**DATED: March 15, 2021** 

Honorable Jerrold N. Poslusny, Jr. United States Bankruptcy Court

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Debtor: Bernarda Carmona Case No: 18-32133 JNP

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING

CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, U.S. Bank National Association, as Trustee for Structured Adjustable Rate Mortgage Loan Trust, Mortgage Pass-Through Certificates, Series 2006-1, Denise Carlon appearing, upon a certification of default as to real property located at 604 Portland Avenue, Pleasantville, NJ, 08232, and it appearing that notice of said certification was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Thomas E. Dowey, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of February 25, 2021, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due December 2020 through February 2021 for a total post-petition default of \$3,069.44 (3 @ \$1,429.88, less suspense \$1,220.20); and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that the balance of the arrears in the amount of \$3,069.44 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that regular mortgage payments are to resume March 1, 2021, directly to Secured Creditor's servicer, Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741(Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs up to the sum of \$350.00 in an amount to be included in a post-petition fee notice for attorneys' fees which is to be paid through Debtors' Chapter 13 plan and Certification of Default is hereby resolved.